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Example 1

Mortgage Servicing Fee equals 0.125% per annum of
OUTSTANDING PRINCIPAL --

Assume \$100 million of mortgage loans as of May 1
Assume that in May \$50 million of mortgage loans prepay
Assume that in June no mortgage loans prepay

Fee for May is \$100 million times 0.125% divided by 12 equals
\$10,416

Fee for June is \$50 million (June 1 loan balance) times 0.125%
divided by 12 equals \$5,208

Example 2

Mortgage Servicing Fee equals 0.125% per annum of PRINCIPAL
and INTEREST PAID

Assume \$100 million of 6% mortgage loans as of May 1
Assume that in May \$50 million of mortgage loans prepay
Assume that in June no mortgage loans prepay

Fee for May is 0.125% times \$500,000 interest paid equals \$625
Plus for May 0.125% times \$50 million of principal paid equals
\$62,500
Total fee for May is \$63,125

Fee for June is 0.125% times \$250,000 interest paid equals \$312
Plus for May 0.125% times 0 principal paid \$0
Total fee for June is \$312